

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: MARKOWSKI, JACK L.	§	Case No. 09-74241
HOWE-MARKOWSKI, KAREN J.	§	
	§	
Debtor(s) HOWE, KAREN	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court  
211 South Court Street  
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 11/29/2010 in Courtroom 115, United States Courthouse, 211 South Court Street  
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 10/20/2010 By: /s/BERNARD J. NATALE  
Trustee

BERNARD J. NATALE  
6833 STALTER DRIVE  
SUITE 201  
ROCKFORD, IL 61108  
(815) 964-4700  
natalelaw@bjnatalelaw.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: MARKOWSKI, JACK L. § Case No. 09-74241  
HOWE-MARKOWSKI, KAREN J. §  
§  
Debtor(s) HOWE, KAREN §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of* \$ 7,646.43  
*and approved disbursements of* \$ 1,661.48  
*leaving a balance on hand of* <sup>1</sup> \$ 5,984.95

**Balance on hand:** \$ 5,984.95

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 5,984.95

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Trustee, Fees - BERNARD J. NATALE	1,000.00	0.00	1,000.00
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD.	1,500.00	0.00	1,500.00
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	50.23	0.00	50.23

Total to be paid for chapter 7 administration expenses: \$ 2,550.23  
Remaining balance: \$ 3,434.72

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for priority claims: \$ 0.00  
Remaining balance: \$ 3,434.72

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 51,420.50 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
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1	PYOD LLC as assignee of MHC Rec, LLC	895.72	0.00	59.83
2	PYOD LLC as assignee of Citibank	1,514.23	0.00	101.15
3	PYOD LLC as assignee of Citibank	255.03	0.00	17.04
4	PYOD LLC as assignee of Citibank	738.05	0.00	49.30
5	Capital One Bank (USA), N.A.	2,616.37	0.00	174.76
6	Chase Bank USA, N.A.	5,559.66	0.00	371.37
7	Capital Recovery III LLC As Assignee of WellsFargo	3,499.42	0.00	233.75
8	Capital Recovery III LLC As Assignee of WellsFargo	1,493.38	0.00	99.75
10	Cabella Visa	8,835.69	0.00	590.19
11	Chase Bank USA, N.A.	5,394.53	0.00	360.34
12	State Farm Bank	8,324.20	0.00	556.03
13	Fia Card Services, NA/Bank of America	12,294.22	0.00	821.21

Total to be paid for timely general unsecured claims: \$ 3,434.72  
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 25,361.71 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
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14	PRA Receivables Management, LLC	10,009.26	0.00	0.00
15	PRA Receivables Management, LLC	15,352.45	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/BERNARD J. NATALE  
Bernard J Natale, Trustee

BERNARD J. NATALE  
6833 STALTER DRIVE  
SUITE 201  
ROCKFORD, IL 61108  
(815) 964-4700  
natalelaw@bjnatalelaw.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service

# Page 6 of 7

# CERTIFICATE OF NOTICE

District/off: 0752-3  
Case: 09-74241

User: jshores  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 41

Date Rcvd: Nov 03, 2010

The following entities were noticed by first class mail on Nov 05, 2010.

db/jdb +Jack L. Markowski, Karen J. Howe-Markowski, 5318 Irish Lane, Harvard, IL 60033-9602  
aty +Bernard J Natale, Law Office of Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,  
Rockford, IL 61108-2582  
aty +Richard T Jones, 138 Cass Street, Woodstock, IL 60098-3254  
aty +Scott E Hillison, 6833 Stalter Drive Ste 201, Rockford, IL 61108-2582  
tr +Bernard J Natale, Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,  
Rockford, IL 61108-2582  
14516665 +Animal Hospital of Woodstock, 11711 Catalpa, Woodstock, IL 60098-6924  
14516666 Bank of America, 4060 Ogletown Stan, Mail Code DES-019, Newark, DE 19713  
14516668 +Beneficial, P.O. Box 17574, Baltimore, MD 21297-1574  
14516672 CB USA Sears, 8725 W. Sahara Ave, The Lakes, NV 89163-0001  
14516670 Cabella Visa, World's Foremost Bank, P O Box 82609, Lincoln, NE 68501-2609  
14516671 +Capital One, 1957 Westmoreland, Post Office Box 26094, Richmond, VA 23260-6094  
15100137 Capital One Bank (USA), N.A., by American Infosource Lp As Agent, PO Box 71083,  
Charlotte, NC 28272-1083  
15102331 +Capital Recovery III LLC As Assignee of WellsFargo, Care of Recovery Management Systems Corp,  
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
14516673 +Centegra Memorial Medical Center, P.O. Box 1990, Woodstock, IL 60098-1990  
14516674 +Chase, 800 Brooksedge Blvd., Westerville, OH 43081-2822  
15100657 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
14516675 +Chase Home Equity & Consumer Lend., 1111 Polaris Pkwy, Columbus, OH 43240-2031  
14516676 +Credit One, c/o Alliance One Receivable Mgmt, 4850 Street Road, #300,  
Trevose, PA 19053-6643  
14516677 +Credit One Bank, P.O. BOX 98872, Las Vegas, NV 89193-8872  
14516678 +Fist Savings Credit Card, Post Office Box 2957, Omaha, NE 68103-2957  
14516681 +HSBC Auto Finance, P.O. Box 60169, City Of Industry, CA 91716-0169  
14547099 +HSBC Auto Finance, P O Box 829009, Dallas, TX 75382-9009  
14516682 HSBC Card Services, P.O. Box 17051, Baltimore, MD 21297-1051  
14516679 Home Depot Credit Services, Post Office Box 689100, Des Moines, IA 50368-9100  
14516680 +Homestar Mortgage, 3 Diversatech, Manteno, IL 60950-9201  
14516683 +Macy's, 111 Boulder Industrial Drive, Bridgeton, MO 63044-1241  
14516684 +Michigan Tax Lien Solutions, c/o Chris Micklatcher, 835 Golden Avenue,  
Battle Creek, MI 49014-4573  
14516685 +National West Bank, c/o Asset Acceptance, Post Office Box 2036, Warren, MI 48090-2036  
14516686 +National Westminster Bank, 774 Alexander Rd., West Windsor, NJ 08540-6305  
15530633 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs.,  
c/o HSBC CONSUMER LENDING (USA) INC, POB 41067, NORFOLK VA 23541-1067  
15062303 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
15062300 +PYOD LLC its successors and assigns as assignee of, MHC Receivables, LLC,  
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
14516688 +Richmond Health System, c/o Bon Secours, Post Office Box 28538, Richmond, VA 23228-8538  
14516689 Richmond Health System, St. Mary's Hospital, Post Office box 409553, Atlanta, GA 30384-9553  
15189613 State Farm Bank, POB 3001, Malvern, PA 19355-0701  
14516690 State Farm Bank, Post Office. Box 23025, Columbus, GA 31902-3025  
14516691 +Wells Fargo, Post Office Box 98791, Las Vegas, NV 89193-8791  
14516692 +Wells Fargo Auto Finance, PO Box 29704, Phoenix, AZ 85038-9704

The following entities were noticed by electronic transmission on Nov 04, 2010.

14516667 E-mail/Text: bankruptcy@bbandt.com BB & T, PO Box 1847,  
Wilson, NC 27894  
14927847 E-mail/PDF: rmscedi@recoverycorp.com Nov 04 2010 12:08:18 Capital Recovery III LLC,  
Recovery Management Systems Corp, Attn: Ramesh Singh, 25 S E 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
15485495 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 04 2010 02:58:34  
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,  
Oklahoma City, OK 73124-8809

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Bernard J Natale, Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,  
Rockford, IL 61108-2582  
14516669\* +Beneficial, Post Office Box 17574, Baltimore, MD 21297-1574  
14516687\* +National Westminster Bank, 774 Alexander Road, West Windsor, NJ 08540-6305  
15530664\* +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs.,  
c/o HSBC CONSUMER LENDING (USA) INC, POB 41067, NORFOLK VA 23541-1067

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-3  
Case: 09-74241

User: jshores  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Nov 03, 2010

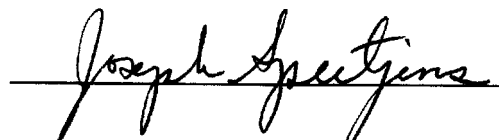
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.